

Certificate of Notice Page 1 of 3  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Lois A Faulkner  
 Debtor

Case No. 19-16424-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
Form ID: 309APage 1 of 1  
Total Noticed: 12

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db	+Lois A Faulkner, 2033 S 66th Street, Philadelphia, PA 19142-1922
14404391	+Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
14404394	Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: brad@sadeklaw.com Oct 17 2019 03:33:34 BRAD J. SADEK, Sadek and Cooper,

aty	E-mail/Text: brad@sadeklaw.com Oct 17 2019 03:33:34 BRAD J. SADEK, Sadek and Cooper,
	1315 Walnut Street, Suite 502, Philadelphia, PA 19107

tr	EDI: BTPDERSHAW.COM Oct 17 2019 07:28:00 TERRY P. DERSHAW, Dershaw Law Offices,
	P.O. Box 556, Warminster, PA 18974-0632

smg	E-mail/Text: megan.harper@phila.gov Oct 17 2019 03:34:22 City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2019 03:34:01 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
	Harrisburg, PA 17128-0946

smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 17 2019 03:34:12 U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 17 2019 03:34:04 United States Trustee,
	Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908

14404390	+EDI: GMACFS.COM Oct 17 2019 07:23:00 Ally Financial, Attn: Bankruptcy Dept,
	Po Box 380901, Bloomington, MN 55438-0901

14404392	EDI: JEFFERSONCAP.COM Oct 17 2019 07:28:00 Jefferson Capital Systems, LLC, Po Box 1999,
	Saint Cloud, MN 56302

14404393	+EDI: WFFC.COM Oct 17 2019 07:28:00 Wells Fargo Bank NA, Attn: Bankruptcy,
	1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

BRAD J. SADEK	on behalf of Debtor Lois A Faulkner brad@sadeklaw.com, bradsadek@gmail.com
TERRY P. DERSHAW	td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	First Name <b>Lois A Faulkner</b> Middle Name _____ Last Name _____	Social Security number or ITIN <b>xxx-xx-4836</b>
Debtor 2 (Spouse, if filing)	First Name _____ Middle Name _____ Last Name _____	EIN _____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Social Security number or ITIN _____
Case number: <b>19-16424-elf</b>		EIN _____
		Date case filed for chapter <b>7 10/11/19</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Lois A Faulkner	
2. All other names used in the last 8 years		
3. Address	2033 S 66th Street Philadelphia, PA 19142	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	900 Market Street Suite 400 Philadelphia, PA 19107  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 10/16/19
<b>7. Meeting of creditors</b>	<b>November 20, 2019 at 09:30 AM</b>	Location:
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>900 Market Street, Suite 304A, Philadelphia, PA 19107</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 1/19/20</b>
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	